

**Information to identify the case:**

Debtor 1	<b>Tammie Jean Young</b>	Social Security number or ITIN	<b>xxx-xx-1873</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>LaDarrel Antown Young</b>	Social Security number or ITIN	<b>xxx-xx-8146</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **District of Utah**  
Case number: **23-23701 PH** Date case filed for chapter 7: **8/25/23**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tammie Jean Young	LaDarrel Antown Young
2. All other names used in the last 8 years		
3. Address	735 East 300 North Spanish Fork, UT 84660	735 East 300 North Spanish Fork, UT 84660
4. Debtor's attorney Name and address	Douglas L. Barrett 1215 S Main Street Orem, UT 84058	Contact phone (801) 221-9911 Email: <a href="mailto:dlb@dlblaw.com">dlb@dlblaw.com</a>
5. Bankruptcy trustee Name and address	George B. Hofmann IV Cohne Kinghorn, P.C. 111 East Broadway 11th Floor Salt Lake City, UT 84111	Contact phone (801) 363-4300 Email: <a href="mailto:trustee@ck.law">trustee@ck.law</a>

Debtor **Tammie Jean Young** and **LaDarrel Antown Young**Case number **23-23701**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee. Failure to do so may result in your case being dismissed.	Meeting to be held on: <b>September 26, 2023 at 03:00 PM</b>  Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 363-3790, Enter Meeting ID 406 926 4834, and Passcode 5717443670</b>  For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <div> <b>Filing deadline: 11/27/23</b> </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to object to exemptions:</b>  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors </div> </div>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Tammie Jean Young  
LaDarrel Antown Young  
Debtors

Case No. 23-23701-PH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: Sep 05, 2023

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Tammie Jean Young, LaDarrel Antown Young, 735 East 300 North, Spanish Fork, UT 84660-1962
12287665	+ Aarons, 5688 S Redwood Rd, Salt Lake City, UT 84123-5394
12287673	+ CBE Group, Payment Processing Center, PO Box 4060, Waterloo, IA 50704-4060
12287674	Central Utah Surgical Center, PO Box 271472, Salt Lake City, UT 84127-1472
12287675	+ Central Utah Surgical Center, 1067 No. 500 West, Provo, UT 84604-3305
12287676	+ Cherrington Firm, 746 East 1910 South, Suite 3, Provo, UT 84606-6225
12287691	+ Naoimi Snyder, Office of Recovery Services, PO Box 45033, Salt Lake City, UT 84145-0033
12287699	+ Redrock Financial, 4842 South State Street, Murray, UT 84107-4822
12287701	Sean Morrissey/Sean Umipig, Johnson Mark LLC, PO Box 7811, Sandy, UT 84091-7811
12287703	+ Spinal Interventions, 280 W. River Park Dr., Ste. 200, Provo, UT 84604-5793
12287709	Wells Fargo, 1 Home Campus X2303-01a, Des Moines, IA 50326
12287713	+ William A. Mark, Esq., P.O. Box 7811, Sandy, UT 84091-7811

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dlblaw.com	Sep 06 2023 01:58:00	Douglas L. Barrett, 1215 S Main Street, Orem, UT 84058
tr	+ EDI: FGBHOFMANN	Sep 06 2023 05:57:00	George B. Hofmann, IV, Cohne Kinghorn, P.C., 111 East Broadway, 11th Floor, Salt Lake City, UT 84111-5238
12287666	+ Email/Text: e-bankruptcy@americafirst.com	Sep 06 2023 01:59:00	American First Credit Union, Attn: Bankruptcy, Po Box 9199, Ogden, UT 84409-0199
12287667	+ Email/Text: e-bankruptcy@americafirst.com	Sep 06 2023 01:59:00	American First Credit Union, 1344 W 4675 S, Riverdale, UT 84405-3690
12287668	+ Email/Text: banko@bonncoll.com	Sep 06 2023 01:59:00	Bonneville Collections, PO Box 150621, Ogden, UT 84415-0621
12287669	Email/Text: banko@bonncoll.com	Sep 06 2023 01:59:00	Bonneville Collections, 1186 E 4600 S., Suite 100, Ogden, UT 84403-4896
12287670	+ Email/Text: banko@bonncoll.com	Sep 06 2023 01:59:00	Bonneville Collections, 6026 Fashion Point Drive, Ogden, UT 84403-4851
12287671	+ EDI: CAPITALONE.COM	Sep 06 2023 05:51:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
12287672	+ EDI: CAPITALONE.COM	Sep 06 2023 05:51:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
12287678	+ Email/Text: bankruptcy@credencerm.com	Sep 06 2023 01:59:00	Credence Resource Management, LLC, 4222 Trinity Mills Suite 260, Dallas, TX 75287-7666
12287677	+ Email/Text: bankruptcy@credencerm.com		

District/off: 1088-2

User: admin

Page 2 of 3

Date Rcvd: Sep 05, 2023

Form ID: 309A

Total Noticed: 52

		Sep 06 2023 01:59:00	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
12287679	+ Email/Text: ebnnotifications@creditacceptance.com	Sep 06 2023 01:58:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
12287680	+ Email/Text: ebnnotifications@creditacceptance.com	Sep 06 2023 01:58:00	Credit Acceptance, Po Box 5070, Southfield, MI 48086-5070
12287681	+ EDI: CCS.COM	Sep 06 2023 05:57:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
12287682	+ EDI: CCS.COM	Sep 06 2023 05:57:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
12287683	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 06 2023 02:02:02	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
12287684	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 06 2023 02:02:01	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
12287685	+ EDI: PHINGENESIS	Sep 06 2023 05:57:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
12287686	+ EDI: PHINGENESIS	Sep 06 2023 05:57:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
12287687	+ EDI: IRS.COM	Sep 06 2023 05:57:00	IRS, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
12287688	+ Email/Text: Bankruptcy@jmlaw.com	Sep 06 2023 01:59:00	Johnson Mark, LLC, P.O. Box 7811, Sandy, UT 84091-7811
12287689	Email/Text: govtaudits@labcorp.com	Sep 06 2023 01:58:00	LabCorp, PO Box 2240, Burlington, NC 27216
12287690	+ EDI: PHINGENESIS	Sep 06 2023 05:57:00	Milestone, PO Box 84059, Columbus, GA 31908-4059
12287692	^ MEBN	Sep 06 2023 01:54:43	National Debt Relief, 180 Maiden Ln 30th Floor, New York, NY 10038-5019
12287694	+ EDI: MAXMSAIDV	Sep 06 2023 05:51:00	Navient, Po Box 300001, Greenville, TX 75403-3001
12287693	+ EDI: NAVIENTFKASMSERV.COM	Sep 06 2023 05:57:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
12287696	Email/Text: bobbi@outsourcerec.com	Sep 06 2023 01:58:00	Outsource Receivables Management, 1349 Washington Blvd, Ogden, UT 84404
12287695	Email/Text: bobbi@outsourcerec.com	Sep 06 2023 01:58:00	Outsource Receivables Management, Attn: Bankruptcy Dept, 1349 Washington Blvd, Ogden, UT 84404
12287697	Email/Text: banko@preferredcredit.com	Sep 06 2023 01:58:00	Preferred Credit Inc, 628 Roosevelt, St Cloud, MN 56301
12287698	Email/Text: banko@preferredcredit.com	Sep 06 2023 01:58:00	Preferred Credit Inc, Pob 1679, St Cloud, MN 56302
12287700	+ Email/Text: bankruptcy@rentacenter.com	Sep 06 2023 01:59:00	Rent A Center, 940 S State St, Orem, UT 84097-7028
12287702	Email/Text: bankruptcy@snapfinance.com	Sep 06 2023 01:58:00	Snap Finance, PO Box 26561, Salt Lake City, UT 84126
12287704	+ Email/Text: ebn@recoupasset.com	Sep 06 2023 01:58:00	Timberline Financial I, 369 E. State Road, Pleasant Grove, UT 84062-3616
12287706	+ Email/Text: EDBKNotices@ecmc.org	Sep 06 2023 01:58:00	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
12287705	+ Email/Text: ECMCBKNotices@ecmc.org	Sep 06 2023 01:58:00	U.S. Department of Education, Ecmc/Attn:

District/off: 1088-2

User: admin

Page 3 of 3

Date Rcvd: Sep 05, 2023

Form ID: 309A

Total Noticed: 52

			Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
12287707	+ Email/Text: bankruptcy@utbrs.com	Sep 06 2023 01:59:00	Utah Billing & Recover, 3480 Washington Blvd Ste, Ogden, UT 84401-4150
12287708	EDI: UTAHTAXCOMM.COM	Sep 06 2023 05:51:00	Utah State Tax Commission, Taxpayer Services Division, 210 North 1950 West, Salt Lake City, UT 84134-3340
12287710	EDI: WFFC2	Sep 06 2023 05:51:00	Wells Fargo, MAC S4101-08D, PO Box 29482, Phoenix, AZ 85038-9482
12287712	EDI: WFFC2	Sep 06 2023 05:51:00	Wells Fargo, PO Box 17900, Denver, CO 80217-0900
12287711	+ EDI: WFFC2	Sep 06 2023 05:51:00	Wells Fargo, PO Box 71118, Charlotte, NC 28272-1118

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2023 at the address(es) listed below:

Name	Email Address
Douglas L. Barrett	on behalf of Joint Debtor LaDarrel Antown Young dlblaw.com ecf.dlblaw@gmail.com;officelr68217@notify.bestcase.com
Douglas L. Barrett	on behalf of Debtor Tammie Jean Young dlblaw.com ecf.dlblaw@gmail.com;officelr68217@notify.bestcase.com
George B. Hofmann, IV	trustee@ck.law mparks@ck.law;apetersen@ck.law;UT16@ecfcbis.com;gbh@trustesolutions.net
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4